

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/10/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tobey Ryon Waggoner
134 W 200 N
Ivins, UT 84738

Case Number:
15-26459 WTT

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-9038

Attorney for Debtor(s) (name and address):

KC Garner
Beehive Advocates
10907 South State Street
Sandy, UT 84070
Telephone number: 801-432-2975

Bankruptcy Trustee (name and address):

David C. West tr
321 North Mall Drive
Suite 0-202
St. George, UT 84790
Telephone number: (435) 673-0790

Meeting of Creditors

Date: **August 14, 2015**

Time: **8:30 am**

Location: **Blvd.Ofc. Bldg., Justice Crt.Entr., 87 N. 200 E.,3rd Flr., St. George, UT 84770**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/13/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 7/20/15

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Tobey Ryon Waggoner
 Debtor

Case No. 15-26459-WTT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: fsl
 Form ID: rab9a

Page 1 of 2
 Total Noticed: 57

Date Rcvd: Jul 20, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2015.

db +Tobey Ryon Waggoner, 134 W 200 N, Ivins, UT 84738-6146
 tr +David C. West tr, 321 North Mall Drive, Suite 0-202, St. George, UT 84790-7302
 9900184 Accelerated Wealth, 13570 State St #1900, Colorado Springs, CO 80921
 9900186 +Armando Montelongo, 11503 Jones Maltsberger Rd, San Antonio, TX 78216-2818
 9900187 Attorney General for United States, 950 Pennsylvania Avenue, NW, Room 4400,
 Washington, DC 20530-0001
 9900190 #+BL Speer and Associates, 29 E Morano Ave, Colorado Springs, CO 80903-3915
 9900189 +Bank Of The West, 2527 Camino Ramon, Po Box 5172, San Ramon, CA 94583-5172
 9900191 +Burbidge Mitchell And Gross, 215 S state st #920, Salt Lake City, UT 84111-2311
 9900192 +Che Hlthcare, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 9900193 +Citibank, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 9900195 Colliers Property Management, 755 W Front St, Carson City, NV 89702
 9900196 +Cybersource, PO box 8999, San Francisco, CA 94128-8999
 9900197 +Davis Group attorneys, 112 E Pecan St #900, San Antonio, TX 78205-1533
 9900199 +Eric Hubbard, 3901 North 2125 West, Tooele, UT 84074-9387
 9900200 +Express Recovery Svcs, Po Box 1280, American Fork, UT 84003-6280
 9900202 +First Data, 5565 Glenridge connector NE, Atlanta, GA 30342-4756
 9900204 +Frank Huff Agency In, 72 Kekuanaoa St, Hilo, HI 96720-4316
 9900206 +Global Based Technologies, 3560 Ninigret Dr, Salt Lake City, UT 84104-6568
 9900207 +Guardian Pest Control, 373 E 1750 N Ste. D, Orem, UT 84057-2207
 9900208 +Hawaii Electric Light Company, P.O. Box 3978, Honolulu, HI 96812-3978
 9900209 Intermountain Health Care, Remittance Processing, PO Box 410400,
 Salt Lake City, UT 84141-0400
 9900213 +Lead Generation LLC, 4152 Jung Rd, San Antonio, TX 78247-2711
 9900214 +Merchant Services, PO Box 6010, Hagerstown, MD 21741-6010
 9900215 +Monterey Financial, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
 9900217 +National Merchants Alliance, 10800 Farley St, Overland Park, KS 66210-1414
 9900219 +Parsons Kinghorn and Harris, 111 E Broadway, Salt Lake City, UT 84111-5233
 9900220 +Performance Advantage Group, 2935 Thousand Oaks Dr, San Antonio, TX 78247-3564
 9900221 +Provident Trust, 8880 W Sunset #250, Las Vegas, NV 89148-5006
 9900222 +Real Estate Training International, 11503 Jones Maltsberger Rd, San Antonio, TX 78216-2818
 9900223 Richard & Josephine Edman, 1700 Wardlow Lane, Birds Landing, CA 94512
 9900224 Richard Perry, 513 Ridge Dr, Ogden, UT 84404
 9900225 Robert Clark, 15 Maple St, Henderson, NV 89015
 9900227 +Sarah Waggoner, 134 W 200 N, Ivins, UT 84738-6146
 9900228 +Secure Bancard, 10000 College Blvd Suite 120, Overland Park, KS 66210-1400
 9900229 #+Sessions and Schaffer, 1927 Lohmans Crossing Rd, Austin, TX 78734-5243
 9900230 +Silene Brown, 472 N 2300 W, Saint George, UT 84770-7374
 9900232 +Steve Messineo, 115 Thomas Street, Bloomfield, NJ 07003-2439
 9900233 +Sunset Pools, 1020 Westridge Drive, Saint George, UT 84770-6456
 9900236 +TMS Call Center, 435 NE Casper St, Roseburg, OR 97470-3507
 9900234 +Tall Timbers LLC, 9875 N Wildflower Cir, Pleasant Grove, UT 84062-9420
 9900238 +Vancott Bagley, 36 S State st #1900, Salt Lake City, UT 84111-1478
 9900239 +Wasatch Capital, 175 S Main St #860, Salt Lake City, UT 84111-1935

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: kc@beehivelaw.com Jul 21 2015 03:41:17 KC Garner, Beehive Advocates,
 10907 South State Street, Sandy, UT 84070
 9900185 +EDI: BECKLEE.COM Jul 21 2015 03:18:00 American Express, Po Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 9900188 EDI: BANKAMER.COM Jul 21 2015 03:19:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410
 9900194 +EDI: CITICORP.COM Jul 21 2015 03:19:00 Citicard, PO box 6241,
 Sioux Falls, SD 57117-6241
 9900198 +EDI: DISCOVER.COM Jul 21 2015 03:18:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 9900203 +E-mail/Text: billing@firstdigital.com Jul 21 2015 03:41:18 First Digital Telecom,
 PO box 1499, Salt Lake City, UT 84110-1499
 9900210 EDI: IRS.COM Jul 21 2015 03:19:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 9900212 +E-mail/Text: bankruptcydept@wyn.com Jul 21 2015 03:41:49 Kona Hawaiian Resort,
 75-5961 Ali'i Dr, Kailua Kona, HI 96740-1333
 9900216 +E-mail/Text: wendy@mountainlandcollections.com Jul 21 2015 03:41:55 Mountainland Collectio,
 Po Box 1280, American Fork, UT 84003-6280
 9900218 +E-mail/Text: orsbankruptcy@utah.gov Jul 21 2015 03:41:57 Office of Recovery Services,
 PO Box 45011, Salt Lake City, UT 84145-0011
 9900226 +E-mail/Text: amy.hoskins@pacificorp.com Jul 21 2015 03:41:51 Rocky Mountain Power,
 PO Box 25308, Salt Lake City, UT 84125-0308
 9900231 +E-mail/Text: cswelch@chartway.com Jul 21 2015 03:41:46 Southwest Community Cu,
 333 E Tabernacle St, Saint George, UT 84770-2939
 9900237 EDI: UTAHTAXCOMM.COM Jul 21 2015 03:19:00 Utah State Tax Commission,
 Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340
 9900240 +EDI: WFFC.COM Jul 21 2015 03:18:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517

District/off: 1088-2

User: fsl
Form ID: rab9a

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Total Noticed: 57

Date Rcvd: Jul 20, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

9900241 +EDI: WFFC.COM Jul 21 2015 03:18:00 Wfs Financial/Wachovia Dealer Srvs, Po Box 3569,
Rancho Cucamonga, CA 91729-3569

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

9900201 Fedex, PO box 7221, NV 89901
9900235 The Villa Group, Camino Viejo
9900205 ##+Generoucicy, 558 E Riverside Dr #205, Saint George, UT 84790-7173
9900211 ##+Irwin Mortgage Corporation, Po Box 3084, Visalia, CA 93278-3084

TOTALS: 2, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 10, 2015 at the address(es) listed below:

David C. West tr davewest@infowest.com, utl4@ecfcbis.com
KC Garner on behalf of Debtor Tobey Ryon Waggoner kc@beehivelaw.com,
ecfbeelegal@gmail.com,sally@beehivelaw.com,bryan@beehivelaw.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3